Trust as a Determinant of Business Relationships

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1. Introduction

Trust has been accepted as an important concept in business relationships in the marketing and the general management literature. In interpersonal relationships trust is defined as the "willingness to rely on another party and to take action in circumstances where such actions make one vulnerable to the other party" (Doney et al., 1998). Fukuyama (1995) understands trust as a mechanism hinging on the assumption that other members of a particular community behave honestly and cooperatively based on commonly shared norms. While trust represents a complex social phenomenon, it has been argued to be the essence of social exchange. Most research perspectives analyse trust on three levels: personalised (trust towards people we know, i.e. family, friends, acquaintances), institutional (trust towards formal/public institutions), and generalised (social trust).

The levels of trust mentioned above are reflected in the concepts of specific and general trust. The former depends on the perception of a specific situation and a specific object, which includes organizations and persons (Mayer et al., 1995). Some authors define specific trust as a belief in the motives or intentions of another party (Salam et al., 2005), or as positive expectations that allow a "leap of faith" towards trust (Möllering, 2006, p. 191). In contrast to specific trust, general trust is defined as a generalized expectancy held by an individual that the word of another person or organization can be relied on. A similar approach is also introduced by Ward and Smith (2003). They discuss general trust which is context-dependent to little extent and specific trust that is context-dependent to a considerable degree, in the case of which trust is expressed towards a particular relationship with a customer or experiences with a given product.

The presented approaches confirm that there are at least levels of trust which can be seen as relational and general (social) as viewed from the perspective of B2B relationships. It can be safely assumed that general trust impacts B2B relationships, because social processes are a mix of economic and non-economic factors.

Trust as one of the fundamental aspects of social capital (Leek and Canning, 2009) has an influence on economic growth, market efficiency, social integration, cooperation, stability and democracy development. However, not every society and not every culture is based on high levels of trust. In mistrust cynicism culture, slyness and manipulation become virtues (Strzyżewska, 2011). Mistrust or lack of trust (a state in the middle) is found in those Central and Eastern European countries which transitioned from state controlled economies to a free market. Despite the low level of social trust, these countries have been developing in recent years. This can be seen in Poland, which has been enjoying economic growth since 1992 although it has the lowest trust ratings among EU member states.

And yet a number of companies from cultures of trust decide to start cooperation with Polish businesses. Among Poland's major investors, there are Japanese companies that come from a culture with a different level of social trust. For this reason we have decided to touch upon the impact that a particular level of trust has on business relationships by comparing approaches of Polish and Japanese companies. The paper is theoretical in nature. Following literature review we analyse the notion of trust concentrating on how it is connected with economy and determining the consequences that trust- or mistrust-based relations have for a business. The aim of the paper is to propose a model of a research approach to examining business relations in a situation in which they are embedded in a society characterised by a low level of social trust. The objective seems particularly important when the relationships are built at the crossroads of a culture of trust (Japan) and a culture of mistrust (Poland).

This paper is organized as follows; first, we review the literature on social trust and its connections with the economy. Second, we concentrate on the role of trust in business relationships with a particular focus on effects that can be achieved thanks to trust. Finally, based on the literature review carried out we propose a research scheme which may become the basis for research that shall be conducted in a diversified social trust environment in which companies cooperate.

2. Social trust

Concept of social trust

We adopt the approach to social trust as proposed by Fukuyama (2000), who sees it as a mechanism hinging on the assumption that other members of a particular community behave honestly and cooperatively based on commonly shared norms. It can be assumed that this behaviour is an expectation of individuals' predicted behaviours will be lawful (honest) and collaborative (cooperative). Payn and Svensson (2007) perceive the notion of trust in a similar manner and link it with an expectation that another entity will meet its obligations and behave honestly, also in a situation in which incentives to opportunism emerge. Sztompka (2007) supplements the discussion with a statement that trust does not solely mean an attitude (an expectation or a conviction), but it is also associated with action, because it becomes the basis for a strategy of coping with uncertainty and the inability to control the future.

Fukuyama (1995) stresses that it is not so easy to measure trust, because it has a number of definitions. This is confirmed by a review of literature on trust carried out by Ebert (2009). The author shows the complexity of an approach to trust in relevant research which leads to conceptualizations found in empirical trust research. They vary from one-dimensional to four-dimensional trust measurement (calculus-, knowledge-, reference-, identification-based trust).

Social trust and economy

Research into social trust usually concerns a level of trust towards acquaintances (interpersonal trust), strangers (general trust) and institutions (institutional trust)[1]. However, there are no clear relations among the levels mentioned above (Nowakowski, 2008), although Fukuyama (2003) points out that sometimes trust within a family is inversely proportional to trust outside it: if one element is strong, the other usually weakens (Fukuyama, 2003, p. 170). To exemplify, in South American and most Third World countries a family and its close friends have a lot of trust towards one another, while they give hardly any trust to strangers. It is one of the reasons for decreased levels of trust and cooperation in public life (Fukuyama, 2000).

Fukuyama (1995) defines trust as a factor indispensable for the proper functioning of the entire economy. In his opinion trust levels influence, among other things, the size of companies operating in the market. High trust levels make it possible for big businesses and corporations to develop, while low levels of trust mean that small companies are preferred. When trust is limited towards someone's family and friends, there are limits to the extent in which a company can develop. Similarly, DiMaggio (ed.) (2001) stresses that trust is a factor that makes it more possible for a company to take advantage of opportunities created by a changeable environment.

The concept of social capital understood as "features of social organization such as networks of relations, standards and trust which facilitate action and cooperation to achieve mutual benefits" is a part of the trends that connects social processes and economics. The existence of substantial social capital resources makes cooperation easier within a community (Putnam et al., 1993). Regardless of the extent of the perspective (micro-, mezzo- or macrolevels), social capital includes: trust, cooperative behaviours and networks of relations between individuals and groups (Fidrmuc and Gerxhani, 2005). Arrow (1974) sees a direct link between social capital and economic performance. In his opinion, eco-

1 Some authors simplify the division mentioned above, singling out trust towards people (social trust) and trust towards institutions (Van Oorschot et al., 2006).

nomic figures are influenced first of all by trust, which is a prerequisite for the existence of social capital. Trust is also the most often used tool to measure social capital (Fukuyama, 2000).

Social trust and business relations

According to Granovetter's concept of embeddedness, economic transactions are not simply the maximization of the product interest; they assume the existence of rules and social norms governing economic exchanges (Granovetter, 1985). Social relationships, as well as institutions or morality (Williamson, 1993), generate and nurture trust in economic transactions. Embedding transactions in relations between several managers makes it easier to conduct business. Long-term relations and their embeddedness in society give rise to standards of desirable behaviours which not only eliminate the need for knowledge-based relations, but also have dominance over them, because they provide a way of preventing and discouraging opportunism (Granovetter, 1985).

Research conducted by Growiec (2009) shows that social trust is necessary for individuals to enter into relationships with people outside from their family, and mistrust is a barrier to making contact with people outside from their narrowly defined own group. Therefore trust is a prerequisite for creating extensive social networks based not only on a family, but also on people outside it. In this way social trust may play a significant role in entering into new business relationships which inherently require interaction with strangers from outside a family and close friends. It takes on special significance when it comes to the expansion of companies which requires that they extend their scope of operation and enter new geographical and cultural markets. Low social trust may create barriers to such expansion and make companies invest excessively in developing the relations that they already have, because they are based on high levels of trust.

In our work we adopt Fukuyama (1995)'s concept of social trust, and assume that trust plays a significant role for conducting business, in accordance to the concept of embeddedness. It requires that the essence of business trust be explained.

3. Business trust

Trust in business-to-business relationships

As for business-to-business relationships trust is defined with reference to two elements: benevolence and credibility (Doney and Cannon, 1997). Benevolence refers to the assumption that one company is interested in protecting the well-being of the other and will not take action that would injure the other party's interests (Kumar et al., 1995). Reliability, in turn, relates to the belief that the other party will behave as promised (Ganesan, 1994). A similar approach is presented by Dryer and Chu (2000), who analyse the concept of trust in three dimensions: reliability (the other party will behave as promised), fairness (the other party will behave in a way that the partner will see as proper) and goodwill (the other party will not take advantage of a situation to the detriment of the partner, even if he or she has the possibility of doing so). Trust perceived in this way is based on a mechanism similar to contracts, sanctions or requirements/regulations of the third party.

It can be observed that more and more researchers took interest in B2B relations in the 1990s, which is reflected in the management and marketing literature. At that time the possibility of explaining relations using the theory of transactional costs stopped being relevant (Ghoshal and Moran, 1996; Chiles and McMackin, 1996). Dyer and Singh (1998)'s concept of relational pension was of great importance here. It says that thanks to a relationship, it is possible to acquire extraordinary benefits which cannot be created by an individual outside the relationship and which are a consequence of a contribution made by the parties of the relationship. Relational pensions may stem from investments made for the sake of a relationship: contributed resources, agreed ways of sharing knowledge, mutual sharing of complementary resources or skills or efficient management of the relationship. In each case, these investments require trust that the other part of the relationship will meet his or her obligations which make the investments profitable. Similarly, other authors have researched the positive influence that trust has on B2B relationships: Liedtka (1996) points out benefits from learning thanks to relationships based on trust. Lengnick-Hall (1998) believes that trust makes it possible to create resources offering competitive advantage in a relationship, whereas Peters and Hogensen (1999), and Monczka et al. (1998) pay attention to the increasing role that trust plays in lowering the uncertainty in a supply chain.

The role of trust in business relationships is also stressed by IMP representatives (Industrial Marketing and Purchasing Group), who refer to social perspective to a large extent, discussing the issues of building interorganizational relations. The research trend assumes that relations are characterised by the stability of exchange, a high frequency of exchange (not also transactional, but also social), commitment and trust, and adaptation for the sake of the relation (Ford (ed.), 1990; Forsgren, 1989; Håkansson (ed.), 1982). It is assumed that trust is a key variable that determines the condition of a particular relation. In Morgan and Hunt's classical approach trust is accompanied with commitment (Hunt and Morgan, 1994). Other authors opt for a three-dimensional approach to the quality of a relation and also take account of satisfaction (Ritter and Geersbro, 2012; Ulaga and Eggart, 2006). Lages et al. (2008) see trust as one of the key variables and prepare a B2B-RELPERF scale to assess the condition of a particular relationship.

Research has so far enabled identifying three groups of factors influencing trust in B2B relationships: relationship-based, process-based and economic hostage-based trust. Relational factors are social in nature — trust appears within an interaction among people which is always broader than the transaction itself. The duration of the relationship is of great importance here — the longer it lasts, the more events take place which are conducive to building trust. People entering into relations teach each other rules and patterns of behaviour, needs and expectations, which enables meeting them. This, in turn, builds trust (Dore, 1983; Granovetter, 1985; Gulati, 1995; Powell, 1990; Uzzi, 1997). Process factors are related to the institutionalization and routinization of contacts. Repeatability and following procedures lead people to believe that the other party will always behave predictably (Zaheer & Venkatraman, 1995; Zaheer, et al., 1998; Zucker, 1986). The third group of factors associates trust with purely rational and economic behaviours, which makes trust calculative in nature. This means that a behaviour that builds trust is profitable, which can be exemplified by the fact that end product prices are kept the same in order to avoid speculative purchases when raw material prices are fluctuating (Klein, 1980; Williamson, 1993).

Subjects of trust in business-to-business relationships

Discussion on the role of trust in B2B relations must touch upon who the subject of trust is. Some researchers concentrate on trust within relations between representatives of companies that cooperate with each other, particularly vendors and buyers. This approach is justified because with their actions these employees step outside the boundaries of the companies they work for and relate these actions with the other party (Beverland, 2001), and particular vendors and those dealing with purchases can have a more substantial influence on maintaining the relations than the companies that they represent (Palmatier et al., 2006; Singh and Koshy, 2011). Later research has been extended to relations between organizations since interorganizational exchanges are made by individuals from each organization (Aulakh et al., 1996). Building interorganizational trust (as compared to social trust) requires less intensive interaction and commitment on part of the parties because it is their companies' resources that are at risk, rather than the employees' own resources (Anderson and Narus, 1990).

Based on an extensive literature review, Ebert (2009) categorizes trust interaction. Three main types of interaction have been identified: Trust between persons (interpersonal or P2P), trust between organizations (inter-organizational or O2O), and trust between a person and an organization (inter-person-organization or P2O). The first type may concern private relations (family, children, neighbours) or business ones (relations among people who belong to an organization). The second category relates to trust within internal interactions (alliances, branches, parent firms) or external ones (buyers, vendors, suppliers). The last category is associated with internal interactions (e.g. an employee trusts his or her company, which is an example of organizational trust) and external ones (e.g. a consumer trusts the provider of services he or she buys).

Although it is difficult to assume conceptually that organisations can trust one another, trust is the business of units that make up these organisations. However, a group of units within an organisation may share a similar level of trust towards a unit or a group of units in another organisation, which actually confirms O2O trust (Zaheer et al., 1998). A literature review carried out by Seppänen et al. (2007), and Mouzas et al. (2007) shows that most studies operationalise this construct with elements relating to individual-level characteristics. As a result, Mouzas et al. (2007) propose a distinction between interpersonal trust (P2P) and organisational trust (P2O or O2O) by introducing the term "reliance". It reflects a conviction that an organization we cooperate with will behave as promised. Reliance at the organisational level is built upon objective criteria such as expected benefits, proven capability and exchange standards. In the authors' view reliance "reflects the rationality to achieve positive outcomes by fulfilling the organisation's specific needs."

Impact of trust on business-to-business relationships

The basic result of the mutual trust on part of people or companies is that levels of risk and uncertainty are decreased (Deutsch, 1958; Mayer et al., 1995). This, in turn, leads to high levels of trust emerging in business relations, which is a positive effect. Literature describes various mechanisms of trust influencing relationships:

helps lower transaction costs (Sako, 1991; Dyer, 1996b; Zaheer et al., 1998) and safeguarding costs (Humphreys et al., 2004; Hill, 1995);

enabling managers to achieve organisational openness and ultimately, competitiveness while reducing social uncertainty and vulnerability (Möllering, 2006; Morgan and Hunt 1994), therefore reduces opportunistic behaviour (Villena et al., 2011; Jarillo, 1988);

increasing the transparency and initiative of interorganizational learning (Lane et al., 2001; Gulati, 1995) and reduction of concerns about opening own core proprietary assets towards partners;

strengthening commitment to the already existing relations (Ebert, 2009), which is conducive to investing in such a relation (Lambe et al., 2001; Chu and Fang, 2006) and extending the scope of cooperation within a relation (Selnes, 1998);

better communication: more effective information flows and information sharing (Aoki, 1988; Clark and Fujimoto, 1991; Nishiguchi, 1994; Jap, 1999), though researchers do not agree on the direction of the relationship — for instance, Dwyer et al., (1987) hypothesize that trust causes communication, whereas Anderson, Lodish, and Weitz (1987) contend that communication leads to trust;

replacement of a variety of costly governance mechanisms (Williamson, 1985; Heide, 1994; Dyer, 1996a; Humphreys et al., 2004) including, but not limited to, complex legal contracts and conditions, superfluous quality control and assurance, time consuming communication and duplication of effort in planning, forecasting and replenishment; increasing efficiency of collaborative operations thanks to sharing real time product demand, development of collaborative demand forecasts, working toward optimal inventory positions and customer service levels (Johnston et al., 2004), sharing procurement and design issues to improve quality and efficiency, reducing cost and response time to customer request (Paulraj et al., 2008; Carr and Pearson, 1999; Turnbull et al., 1992).

Research into trust in B2B relationships is focused on situations in which the parties trust each other to a large extent. It probably stems from the fact that most of the research has been conducted in countries with a high level of interpersonal and social trust. However, it needs to be borne in mind that there are also situations of low trust or even mistrust, which does not have to mean the lack of business relations. A relation can function with no trust, because in accordance with the Resource Dependent Theory the main objective of the company is to gain access to the resources of the other party or achieve benefits which would not be possible without the relation, rather than inspire trust or strengthen relationships (Pfeffer and Salancik, 1978; Weitz and Jap, 1995). This is borne out by Obadia (2010), who shows that trust is in fact a desirable element of an interaction, but the overriding objective of a B2B relationship is to realize financial goals.

Based on the literature review presented above, we accept that business trust comprises reliance, credibility and benevolence. We assume that trust between people that cooperate with each other (e.g. buyer and vendor) and groups of people (e.g. purchase centre-sales centre) co-creates trust between organisations in the B2B market. However, we propose a broader perspective on the effects discussed above in the form of relational pension.

4. The model: integrative perspective

Although there are numerous papers describing the positive relational effects of trust, it is worth paying attention to the debatable nature of a cause and effect relation in this respect. One of the most frequently cited papers concerning B2B relationships is the one by Anderson and Narus (1990), who claim that it is improper to view trust as a factor that determines a relationship. In their opinion, it is the development of a relation that is conducive to increasing trust and trust is a consequence of cooperation, rather than its basis. This dilemma can be explained by the state of social trust which is conducive to trust appearing in relations. Social trust determines a starting point for a new relation from which building relational trust begins that stems from experiences associated with keeping promises and behaving according to expectations. In the presence of high social trust new relations may be oriented towards cooperation which may result in a rapid increase in relational trust levels. In the presence of low trust, however, developing a relationship may be challenging unless it is based on interpersonal trust from the beginning.

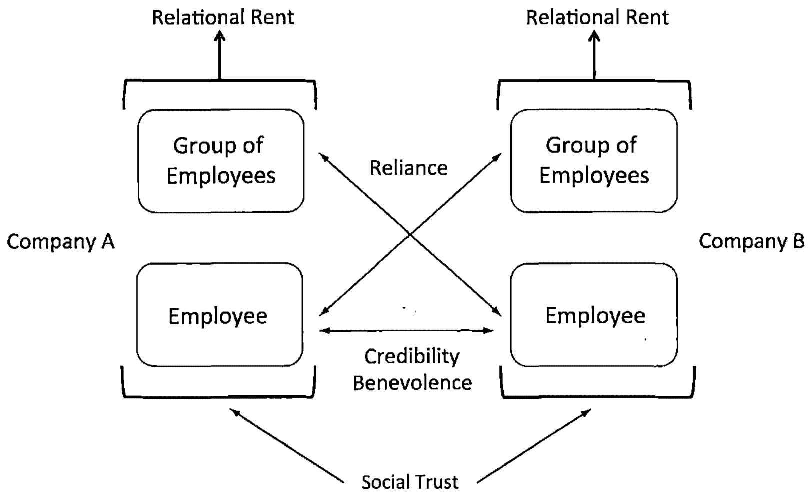
There are two significant gaps in literature on B2B relationships as far as trust is concerned. The first can be observed where social, organisational and individual trust levels meet. There is no reference literature that points out dependencies among these areas. The influence of social trust on shaping relations among companies is not sufficiently examined and the dependence between interpersonal trust and organizational reliance is researched to a small extent.

Assuming that social trust has an impact on relational trust, we can identify another gap in the area of trust levels. How do differences in the level of social trust influence relational trust? Referring to Block (1990) on moral embeddedness of the market we can seek solutions that will eliminate the differences between positively and negatively embedded companies. The former may attempt to limit the effects of negative embeddedness (e.g. opportunism) by implementing solutions stemming from positive embeddedness (e.g. orientation towards shared objectives). However, the reverse is also possible — a positively embedded company may adopt an approach to a relationship from a negatively embedded partner with the aim of protecting his or her interests. Another option is the inability to work out a partnership relation and staying in a transactional relation.

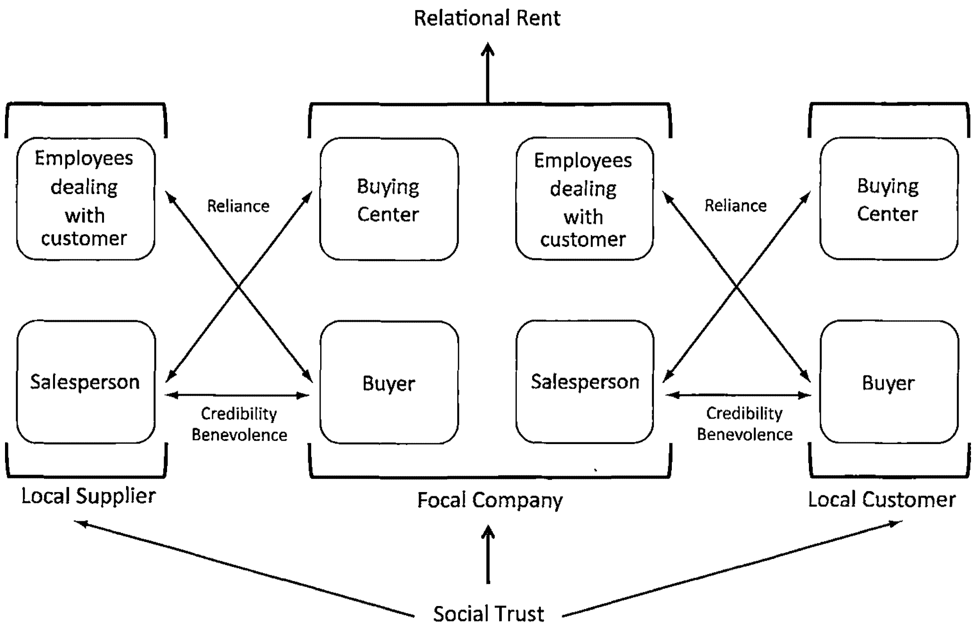
Based on the discussion presented above, we assume that general trust influences business trust on organisational and interpersonal levels. Research conducted so far has not produced unambiguous guidelines on the strength and direction of this impact, but we believe that is quantitative and qualitative. Quantitative impact is understood as a positive influence of higher social trust on business trust in a given country or a cultural environment. We also assume that a different level of social trust may have an effect not only on the level, but also on the structure of business trust. We understand business trust as reliance which refers to the relationship between an individual and an organization, and benevolence and credibility which describe interpersonal relationships. A different level of structure and trust may result in benefits (relational pension) from the relationship for both companies. The discussed concept of relations is presented in Scheme 1.

Social and business trust may achieve a various level — from mistrust through low trust to high trust. A relationship of partners giving each other a high level of trust should be conducive to obtaining relational pension in the form of benefits discussed in the previous part of the paper. What benefits can be achieved when the level of trust is diversified? Such a situation may stem from social condition — a different level of general trust in various countries of origin of companies starting cooperation. It may also take place within the same macroeconomic conditions, when for example there are two companies

Scheme 1.



Scheme 2.



with different experience of cooperation in the past and one of them has been taught to trust its partner and the other — just the opposite — has been taught uncertainty.

Scheme 2 presents an arrangement in which the focal company comes from a country with a higher level of trust than can be encountered in the country in which that company started operating. It requires cooperation with local suppliers and customers and it has to maintain relationship with them under the influence of lower social trust.

Such research is substantiated for at least two reasons. The first is a general rise of mistrust in social relations resulting from the deterioration of particular relations. Now we are not as dependent on other people as we used to be, so we do not need deep relationships because of that. This is compensated with making a lot more shallow relations. A natural consequence is that we enter into relations with lower trust. At the same time, we have relatively similar relationships with close people as our predecessors did (Hardin, 2004). This can be explained by the unprecedented pace of life, unknown to our predecessors, the suddenness of social change and the undermining of moral rules (Sztompka, 2007). The second reason is globalisation which activates interactions among companies from various cultures with varying social trust levels. Therefore, the issue of trust influencing business relations on all the levels described is crucial to managing these relations.

Research proposal

Research bases on the proposed model (Scheme 2) can be conducted in an diversified social trust environment in which companies with different levels of trust cooperate. An example of such an environment is the Polish market, in which Japanese companies cooperate.

In Poland mistrust prevails over trust. However, high trust is displayed to the closest family (CBOS — Poland's Centre for Public Opinion Research, 2014). Strong family ties in Poland equal those in Mediterranean countries (Kääriäinen and Lehtonen, 2006) and are among the strongest in the world (Alesina and Giuliano, 2010). It is easy to explain in the case of a country where uncertainty and economics of shortage were prevalent, because in a time of unrest people usually turn to their relatives (Shavit et al., 1994). However, research shows that social trust is very low in Poland (Czapiński and Panek, 2007; Kempny, 2004) — about 20% of the society has trust towards other people as opposed to about 70% in Scandinavian countries. Poles' limited trust is also reflected in business relations — 40% of them believe that trust towards partners usually ends up badly (CBOS, 2014).

This may be explained by, among other things, Poland's transition from a state-controlled economy to a free market, which took place as a result of political change in 1989. The socialist system did not create favourable conditions for social trust to develop. After the system collapsed, the rate and depth of change created a sense of uncertainty and instability among people, which may have weakened social trust further. On the level of business relations firms in transition economies are faced with time-intensive trust building exercises with prospective transaction partners. Transactions tend to be carried out at a local level between small businesses with a limited number of exchange partners where reputation and reliability can be more easily established and trust-based relationships predominate (Hobbs and Kerr, 1999). However, the development of a business that goes beyond the relationships is challenging.

Japanese society as opposed to Polish society is based on trust to a large degree (but not as large as Scandinavians) (medium-trust society according to World Value Surveys). Studies focused on Japanese retailer-supplier relationships reflect the Japanese cultural trend toward maintaining harmony and loyalty. As mentioned above, Japanese cultural norms have fuelled long-term relationships among Japanese channel members. That is, business relationships — once formed — are expected to last for decades. Accordingly, channel members prefer to deal with partners they know well (Goldman, 1992). Japanese long-term relationships are similar to the long-term orientation in that solidarity, mutuality, and flexibility are evident in everyday business interactions (Goldman, 1992). Such relational concepts can exist when each party has the desire to establish long-term relationships, views that outcomes are interdependent with partner outcomes, and expects joint outcomes to benefit the firm in the long run. For example, mutuality is sharing business burdens and benefits (Macneil, 1980). Among outcomes of long-term orientation trust can be found. In contrast to Western culture, where trust is an outcome of social interactions, rather than the result of institutional arrangements or generalized morality (Powell, 1990; Uzzi, 1997; Leonidou et al., 2006; Narayandas and Rangan, 2004), in Japan, however, trust may not result from social interactions, but from the emphasis on cultural norms.

In accordance with the results of a KPMG (2014) report between 2000 and 2012, Japanese investments in Poland rose by a factor of nine, reaching the level of about $1.4 bn. Poland has been one of the most desirable locations in Europe for Japanese manufacturing companies. Whereas the number of companies associated with Japanese capital has not changed or fallen between 2005 and 2010, the number of similar businesses in Poland has risen by 48%, which placed the country fifth in Europe. In what ways do various trust levels impact business relations? Does low social trust allow adapting to the expectations of a partner from another culture? On the other hand, is high social trust not a barrier to a contact with a culture of mistrust in which opportunist behaviours appear?

5. Conclusion

It should be borne in mind that although trust contributes to the development of B2B relationships, it is not the only factor that influences these relations. Palmatier et al. (2006) show that investing in relationships improves the way a particular relationship works, but it does not have anything to do with trust or other variables that describe the condition of the relation.

The proposal of researching Japanese companies operating in Poland poses a question as to the possibility of generalizing the obtained results. For to what extent do companies that decide to make an investment in a country with a different approach to conducting business represent typical companies in the Japanese market?

Research into business trust in a diversified social trust environment in which companies with different trust levels cooperate may be a starting point for a more extensive project. The level of social trust among employees of Japanese companies present in

Poland may have changed as their relationship developed. In this case the dynamics of trust would be an interesting aspect to research. On the other hand the focus of research could be shifted towards methods of relationship management in the situation of low trust.

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